

Amendments to the Specification:

Please add the following new paragraphs after the paragraph ending at page 3, line 12:

FIG. 5 is a perspective view of a holder that is attached to a frame in accordance with an embodiment of the invention.

FIG. 6 is a perspective view of a holder that is attached to a frame in accordance with another embodiment of the invention.

Please replace the paragraph beginning at page 6, line 28 with the following amended paragraph:

A single integral holder may include multiple cavities, offset portions and windows to permit the ready storage and removal of multiple cards. For instance, a single holder 10' may have two laterally adjacent offset portions to receive and display two cards juxtaposed one another, as shown, for example, in FIG. 5. Alternately, a single offset portion of a holder 10'' may have dividing elements 29 which define multiple cavities 28, which may be parallel to one another and of varying depths or heights, as shown, for example, in FIG. 6. In such a configuration, the window may be configured to display only the outermost card.

Please replace the abstract at page 12 with the following amended abstract:

In accordance with certain embodiments of the invention, a picture frame may include a holder disposed on the rear side of the frame so as to define a cavity to receive a card. The holder may have a second viewing window that is operable to display the card from the rear side of the frame. The holder may be substantially concealed from the perspective of a viewer exposed to the first viewing window in the front side of the frame.